

Information to identify the case:

Debtor 1:	John P. Burgess	Social Security number or ITIN:	xxx-xx-2004
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	Susan M. Burgess	Social Security number or ITIN:	xxx-xx-9677
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 11/23/16
Case number:	16-32412-ABA	Date case converted to chapter:	7 8/7/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John P. Burgess	Susan M. Burgess
2. All other names used in the last 8 years	aka John P. Burgess Jr.	
3. Address	915 Beethoven Street, Apt. #1 Egg Harbor City, NJ 08215	4614 Schooner Road Brigantine, NJ 08203
4. Debtor's attorney Name and address	Robert A. Loefflad Ford, Flower, Hasbrouck & Loefflad Post Office Box 405 Linwood, NJ 08221	Contact phone 609-653-1500
5. Bankruptcy trustee Name and address	Thomas J Subranni Subranni Zaubert 1624 Pacific Avenue Atlantic City, NJ 08401	Contact phone (609) 347-7000

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 8/15/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	September 13, 2018 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 1423 Tilton Road, Suite 5, Northfield, NJ 08225
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Filing deadline: 11/13/18 Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 John P. Burgess
 Susan M. Burgess
 Debtors

Case No. 16-32412-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

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 Total Noticed: 35

Date Rcvd: Aug 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2018.

db +John P. Burgess, 915 Beethoven Street, Apt. #1, Egg Harbor City, NJ 08215-2232
 jdb +Susan M. Burgess, 4614 Schooner Road, Brigantine, NJ 08203-1201
 aty +Lars Hyberg, Hyberg, White & Mann, 2111 New Road, Suite 105, Northfield, NJ 08225-1512
 tr +Thomas J Subranni, Subranni Zauber, 1624 Pacific Avenue, Atlantic City, NJ 08401-6958
 516515420 AT&T Mobility, c/o SW Credit Systems, LP, 4130 International Parkway, Suite 1100,
 Carrollton, TX 75007
 516529777 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
 Arlington, TX 76096-3853
 516732381 Apex Asset Management, LLC, Shore Orthopaedic Univ., PO Box 5407,
 Lancaster, PA 17606-5407
 516515423 +Clerk, Special Civil Part, DC-005823-11, 1201 Bacharach Boulevard,
 Atlantic City, NJ 08401-4510
 516515424 +Fay Servicing, 440 S. LaSalle Street, 20th Floor, Chicago, IL 60605-5011
 517016520 +Fay Servicing, LLC, 3000 Kellway Dr., Ste. 150, Carrollton, TX 75006-3357
 516515429 +Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 516515430 Regional Acceptance Corp., 1424E East Fire Tower Road, Greenville, NC 27858
 516515431 +Select Medical Corp., c/o Bureau of Account Management, 3607 Rosemont Avenue,
 Camp Hill, PA 17011-6943
 516515432 +Shore Orthopaedic University Associates, c/o Apex Asset Management,
 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890
 516515433 +The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
 516588358 U.S. ROF III Legal Title Trust 2015-1, by U.S. Ban, KML Law Group PC, Sentry Office Plaza,
 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
 516530609 +U.S. ROF III Legal Title Trust 2015-1, et al, ALDRIDGE PITE, LLP,
 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
 516774872 +U.S. ROF III Legal Title Trust 2015-1, et al, FAY SERVICING, LLC,
 440 S. LaSalle Street, Suite 2000, Chicago, IL 60605-5011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rloefflad@ffhlaw.com Aug 15 2018 23:44:36 Robert A. Loefflad,
 Ford, Flower, Hasbrouck & Loefflad, Post Office Box 405, Linwood, NJ 08221
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 15 2018 23:45:43 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 15 2018 23:45:40 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516515419 EDI: AFNIRECOVERY.COM Aug 16 2018 03:13:00 AT&T Mobility, c/o AFNI, PO Box 3097,
 Bloomington, IL 61702-3097
 516753907 +EDI: CINGMIDLAND.COM Aug 16 2018 03:13:00 AT&T Mobility II LLC, c/o AT&T Services, Inc.,
 One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
 516602352 EDI: BANKAMER.COM Aug 16 2018 03:13:00 Bank of America, N.A., PO BOX 31785,
 Tampa, FL 33631-3785
 516675558 +EDI: PRA.COM Aug 16 2018 03:13:00 Bureaus Investment Group Portfolio No 15 LLC,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 516515421 EDI: CAPITALONE.COM Aug 16 2018 03:13:00 Capital One Bank, Post Office Box 30285,
 Salt Lake City, UT 84130-0285
 516661997 EDI: BL-BECKET.COM Aug 16 2018 03:13:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 516515425 +EDI: MID8.COM Aug 16 2018 03:13:00 First Bank of Delaware, c/o Midland Funding LLC,
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 516515426 EDI: PHINAMERI.COM Aug 16 2018 03:13:00 GM Financial, PO Box 181145,
 Arlington, TX 76096-1145
 516515427 +EDI: CBSKOHL.COM Aug 16 2018 03:13:00 Kohl's Department Store, Post Office Box 3115,
 Milwaukee, WI 53201-3115
 516515428 EDI: PRA.COM Aug 16 2018 03:13:00 Portfolio Recovery Associates, LLC,
 120 Corporate Boulevard, Norfolk, VA 23502
 516766253 EDI: PRA.COM Aug 16 2018 03:13:00 Portfolio Recovery Associates, LLC, c/o Gamestop,
 POB 41067, Norfolk VA 23541
 516765255 EDI: PRA.COM Aug 16 2018 03:13:00 Portfolio Recovery Associates, LLC,
 c/o Victorias Secret, POB 41067, Norfolk VA 23541
 516537021 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Aug 15 2018 23:53:48 Regional Acceptance Corporation,
 PO Box 1847, Wilson, NC 27894-1847
 516668743 +EDI: RMSC.COM Aug 16 2018 03:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516515422 ##+Catherine Aponte, Esquire, Friedman Vartolo, LLP, 950 Third Avenue, 11th Floor,
 New York, NY 10022-2775

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 35

Date Rcvd: Aug 15, 2018

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. ROF III Legal Title Trust 2015-1, by U.S. Bank National Association, as Legal Title Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert A. Loefflad on behalf of Debtor John P. Burgess rloefflad@ffhlaw.com, ghuie@ffhlaw.com
Robert A. Loefflad on behalf of Joint Debtor Susan M. Burgess rloefflad@ffhlaw.com, ghuie@ffhlaw.com
Thomas J Subranni trustee@subranni.com,
ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com
TOTAL: 4